

Information to identify the case:

Debtor 1	Steven F Dorfman	Social Security number or ITIN	xxx-xx-4882
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-34917-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven F Dorfman

6/14/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Steven F Dorfman
 Debtor

Case No. 18-34917-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 60

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db +Steven F Dorfman, 1678 West Chesnut Avenue, Vineland, NJ 08360-4365
 cr Horizon Healthcare Services, Inc. d/b/a Horizon Bl, Three Penn Plaza East,
 Newark, NJ 07105-2200
 cr +Horizon Healthcare of New Jersey, Inc. d/b/a Horiz, c/o Becker LLC, 354 Eisenhower Parkway,
 Plaza Two, Suite 1500, Livingston, NJ 07039-1023
 517932325 +Accurate Medical Billing, P.O. Box 146, Asbury, NJ 08802-0146
 518124921 +Accurate Medical Billing, c/o David B. Watner, Esq., 1129 Bloomfield Avenue, #208,
 West Caldwell, NJ 07006-7123
 517932326 +Aes/cit08bbc, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 517932327 +Alan Angelo, 2516 Mays Landing Road, Millville, NJ 08332-1104
 518188601 Ascendium Education Solutions and Affiliates, PO Box 8961, Madison, WI 53708-8961
 517932331 City of Vineland Municipal Utilities, 600 E. Wood Street, Vineland, NJ 08360
 517932333 +Director of Special Investigations, Horizon BCBS of NJ, 250 Century Parkway,
 Mount Laurel, NJ 08054-1121
 517932334 +Dorfman Enterprises, LLC, 1027 Chestnut Avenue, Vineland, NJ 08360-5838
 517932335 +Edsouth/glelsi, 2401 International Lane, Madison, WI 53704-3121
 517932337 +Enixa Dorfman, 1678 W. Chestnut Avenue, Vineland, NJ 08360-4365
 517932338 +Equifax, Attn: Bankruptcy, P.O. Box 740241, Atlanta, GA 30374-0241
 517932339 +Experian, Attn: Bankruptcy, P.O. Box 4500, Allen, TX 75013-1311
 517932342 +Highland Carpet Outlet, 1736 Dutch Mill Road, Franklinville, NJ 08322-2114
 517932343 Horizon BCBS of NJ, PO Box 10193, Newark, NJ 07101-3117
 518074616 +Horizon Healthcare Services Inc., dba Horizon Blue Cross Blue Shield of Ne,
 Three Penn Plaza East, Newark NJ 07105-2200
 518074686 Horizon Healthcare Services Inc., dba Horizon NJ Health, 250 Century Parkway,
 Mt. Laurel, NJ 08054-1121
 517932344 +Horizon Healthcare Services, Inc., c/o Barry S. Crane, Esq., Becker LLC,
 354 Eisenhower Parkway, Suite 1500, Livingston, NJ 07039-1023
 518152662 +Horizon Healthcare of New Jersey, Inc, c/o J.Alex Kress, Esq.-Becker LLC,
 354 Eisenhower Parkway, Suite 1500, Livingston NJ 07039-1023
 518148345 +Horizon Healthcare of New Jersey, Inc.,, d/b/a Horizon New Jersey Health,
 Three Penn Plaza East, Newark, New Jersey 07105-2200
 517932345 +Horizon NJ Health, 250 Century Parkway, Mount Laurel, NJ 08054-1121
 517932350 +Mabtc/tfc, Attn: Bankruptcy, Po Box 13306, Chesapeake, VA 23325-0306
 517932352 New Jersey Family Support Srvs Center, PO Box 5313, Trenton, NJ 08638-0313
 517932353 New Jersey Family Support Svs. Center, P.O. Box 5313, Trenton, NJ 08638-0313
 517932355 +Northern Leasing, 419 East Main Street, Suite 102, Middletown, NY 10940-2552
 517932356 +Ray And Flan, Attn: Bankruptcy, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
 517932357 Raymour & Flanigan, PO Box 33802, Detroit, MI 48232-5802
 517932359 +SNG Capital Investors, LLC, 35 East Grassy Sprain Road, Yonkers, NY 10710-4620
 517932354 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695)
 517932358 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
 517932360 +The Bank of New York Mellon, c/o Bradley J. Osborne, Esquire,
 Richard M. Squire & Associates, LLC, 115 West Avenue, Suite 104, Jenkintown, PA 19046-2031
 517932361 +The Law Offices of Jeffrey Randolph, LLC, 139 Harrison Road, Suite 205,
 Glen Rock, NJ 07452-3304
 517932362 +The Wellness & Recovery Center, LLC, 1027 E. Chestnut Avenue, Vineland, NJ 08360-5838
 517932364 +TransUnion, Attn: Bankruptcy, P.O. Box 2000, Chester, PA 19016-2000
 517932365 +Tri State Credit Corp, 2188 N Delsea Dr, Vineland, NJ 08360-1971
 518141826 +Vineland Municipal Utilities, Jeffrey N. Medio, Esq., 717 E. Elmer St., Ste 7,
 Vineland, NJ 08360-4758
 517932366 +World Global Financing Inc, c/o The Law Office of Tara N. Pomparelli,
 30 Wall Street, Eighth Floor, New York, NY 10005-2201
 518071907 +World Global Financing, Inc., Steven Zakharyayev, Esq., 1430 Broadway Suite 402,
 New York, NY 10018-3371

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517962003 EDI: PHINAMERI.COM Jun 15 2019 03:48:00 AmeriCredit Financial Services, Inc.,
 dba GM Financial, P O Box 183853, Arlington, TX 76096
 518120335 EDI: RESURGENT.COM Jun 15 2019 03:48:00 Ashley Funding Services, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517932328 EDI: BANKAMER.COM Jun 15 2019 03:48:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 517936947 +EDI: AISACG.COM Jun 15 2019 03:48:00 BMW Bank of North America,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518143169 EDI: BMW.COM Jun 15 2019 03:48:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin OH 43016, OH 43016

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 60

Date Rcvd: Jun 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517932329 EDI: BMW.COM Jun 15 2019 03:48:00 Bmw Financial Services, Attn: Bankruptcy Department,
Po Box 3608, Dublin, OH 43016
517932330 +EDI: CAPITALONE.COM Jun 15 2019 03:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
518125588 +EDI: AIS.COM Jun 15 2019 03:48:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
518158912 EDI: BL-BECKET.COM Jun 15 2019 03:49:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
517932332 EDI: RCSFNBMARIN.COM Jun 15 2019 03:48:00 Credit One Bank, PO Box 60500,
City of Industry, CA 91716-0500
517932340 +EDI: AMINFOFP.COM Jun 15 2019 03:48:00 First Premier Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524
517932347 EDI: IRS.COM Jun 15 2019 03:48:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
517932348 +E-mail/Text: bncnotices@becket-lee.com Jun 15 2019 00:08:41 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518055854 EDI: RESURGENT.COM Jun 15 2019 03:48:00 LVNV Funding, LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
517932349 +EDI: RESURGENT.COM Jun 15 2019 03:48:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
Po Box 10497, Greenville, SC 29603-0497
517932351 +E-mail/Text: n.gong@mantisfunding.com Jun 15 2019 00:07:44 Mantis Funding, LLC,
64 Beaver Street, Suite 344, New York, NY 10004-2508
518233241 E-mail/Text: tidewaterlegalebn@twcs.com Jun 15 2019 00:08:54 Tidewater Finance Company,
PO Box 13306, Chesapeake, VA 23325
517932363 E-mail/Text: tidewaterlegalebn@twcs.com Jun 15 2019 00:08:54 Tidewater Finance Company,
PO Box 17308, Baltimore, MD 21297-1308
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Horizon Healthcare Services Inc., dba Horizon NJ Health, 250 Century Parkway,
Mt. Laurel, NJ 08054-1121
518177645* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
517932336 ##+Empire Recovery Services, 400 Frank W. Burr Blvd, Suite 37, Teaneck, NJ 07666-6810
517932341 ##+Hamilton, Bridges & Banks, Inc, 4100 W Kennedy Blvd, Tampa, FL 33609-2244
517932346 ##+Horizon NJ Health, 210 Silvia Street West, Trenton, NJ 08628-3242
TOTALS: 0, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 14, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Carrie J. Boyle on behalf of Debtor Steven F Dorfman cboyle@b-vlaw.com,
cvitullob@b-vlaw.com;cjbefcf@gmail.com;kgresh@mpadlaw.com;tegnern@mpadlaw.com;djamison@mpadlaw.com;l
wood@mpadlaw.com;cgetz@mpadlaw.com;carrie.boyle@comcast.net;J.CR73128@notify.bestcase.com
Elizabeth K. Holdren on behalf of Creditor The Bank of New York Mellon FKA The Bank of New
York, as Trustee for the Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series
2007-13 eholdren@hillwallack.com, jhanley@hillwallack.com/hwbknj@hillwallack.com

District/off: 0312-1

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

J. Alex Kress on behalf of Creditor Horizon Healthcare of New Jersey, Inc. d/b/a Horizon NJ Health akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com
J. Alex Kress on behalf of Creditor Horizon Healthcare Services, Inc. d/b/a Horizon Blue Cross Blue Shield of New Jersey akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com
J. Alex Kress on behalf of Creditor Horizon Healthcare Services Inc. akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America jschwartz@mesterschwartz.com
Joseph A McCormick, Jr. on behalf of Trustee Andrew Sklar jmccormick@mccormicknjlaw.com, karen@mccormicknjlaw.com;Lorraine@mccormicknjlaw.com;Kathleen@mccormicknjlaw.com;Karen@mccormicknjlaw.com
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES,SERIES 2007-13 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10